

Table I.F.9 Percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and selected characteristics: United States, 2018

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 93.3% | 80.7% | 83.7% | 89.5% | 91.1% | 96.0% | 83.6% | 94.7% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 70.2% | -- | -- | -- | 38.9% * | 98.3% | 99.6% | 64.4% * |
| Mining and manufacturing | 93.4% | 91.9% | 85.1% | 86.0% | 90.2% | 96.2% | 82.8% | 94.2% |
| Construction | 86.9% | 90.7% | 80.7% | 84.9% | 85.6% | 94.2% | 84.2% | 88.4% |
| Utilities and transp. | 95.8% | -- | 80.7% | 97.5% | 96.1% | 96.3% | 90.4% | 96.3% |
| Wholesale trade | 93.3% | 89.2% | 70.3% | 87.3% | 94.4% | 97.3% | 80.6% | 95.7% |
| Fin. svcs. and real estate | 93.8% | 72.6% | 82.8% | 97.5% | 94.6% | 94.7% | 83.2% | 94.7% |
| Retail trade | 95.6% | 81.0% | 96.1% | 86.3% | 91.1% | 98.5% | 83.9% | 97.2% |
| Professional services | 93.6% | 76.0% | 83.3% | 90.5% | 94.8% | 95.4% | 82.6% | 95.2% |
| Other services | 93.2% | 78.0% | 91.3% | 91.1% | 90.0% | 96.7% | 84.3% | 95.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 93.7% | 84.2% | 81.1% | 88.4% | 91.3% | 96.6% | 83.1% | 95.2% |
| For profit, unincorporated | 91.3% | 74.0% | 89.1% | 92.3% | 88.3% | 95.4% | 84.5% | 93.0% |
| Nonprofit | 93.1% | 72.4% | 94.2% | 91.7% | 92.7% | 94.0% | 85.2% | 93.7% |
| Age of firm | | | | | | | | |
| Less than 5 years | 85.0% | 78.9% | 86.0% | 89.8% | 83.3% | 97.0% | 83.6% | 86.7% |
| 5-9 years | 83.6% | 74.6% | 92.4% | 88.7% | 77.0% | 95.8% | 82.8% | 84.2% |
| 10-19 years | 89.3% | 79.7% | 84.7% | 86.4% | 91.5% | 97.3% | 82.4% | 93.1% |
| 20 or more years | 94.4% | 84.2% | 81.2% | 90.6% | 92.7% | 96.0% | 84.3% | 95.2% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 95.5% | -- | 79.1% | 94.1% | 93.2% | 96.0% | 87.4% | 95.6% |
| 1 location only | 86.6% | 80.8% | 84.0% | 88.2% | 87.9% | 93.9% | 83.3% | 89.5% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 92.9% | -- | 100.0% | 95.0% | 79.0% | 97.4% | 92.2% | 93.1% |
| 25-49 % | 90.7% | 44.8% * | 92.0% | 83.4% | 92.0% | 94.7% | 76.4% | 93.5% |
| 50-74 % | 94.4% | 80.7% | 85.8% | 86.1% | 93.8% | 97.6% | 81.3% | 96.5% |
| 75% or more | 93.3% | 81.7% | 82.8% | 89.9% | 91.0% | 95.9% | 83.9% | 94.5% |
| Union presence | | | | | | | | |
| No union employees | 93.1% | 80.1% | 84.1% | 91.3% | 91.7% | 96.0% | 84.3% | 94.7% |
| Has union employees | 93.8% | 86.8% | 77.6% | 73.8% | 87.5% | 95.9% | 74.8% | 94.5% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low-wage | 88.6% | 82.4% | 91.9% | 86.2% | 70.7% | 95.2% | 86.4% | 88.9% |
| Less than 50% low-wage | 93.6% | 80.6% | 83.2% | 89.7% | 92.7% | 96.0% | 83.4% | 95.1% |
| Percent women employees | | | | | | | | |
| Less than 25% | 90.5% | 77.7% | 83.1% | 87.8% | 89.9% | 94.6% | 82.1% | 92.7% |
| 25-49 % | 95.0% | 92.0% | 83.6% | 93.2% | 90.1% | 97.1% | 88.3% | 95.6% |
| 50-74 % | 93.9% | 79.7% | 84.5% | 86.9% | 91.7% | 96.2% | 81.4% | 95.2% |
| 75% or more | 94.1% | 77.5% | 84.9% | 93.3% | 94.5% | 95.3% | 85.3% | 95.1% |
| Percent age 50 or older employees | | | | | | | | |
| Less than 25% | 90.9% | 76.8% | 83.4% | 88.8% | 87.0% | 96.2% | 81.9% | 93.1% |
| 25-49 % | 94.6% | 85.3% | 81.3% | 89.3% | 93.3% | 96.0% | 83.3% | 95.4% |
| 50-74 % | 94.1% | 86.7% | 89.6% | 91.2% | 94.7% | 96.0% | 89.0% | 95.3% |
| 75% or more | 88.5% | 81.0% | 80.7% | 94.3% | 91.7% | 90.7% | 82.8% | 91.1% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and selected characteristics: United States, 2018

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.43% | 2.62% | 2.18% | 1.27% | 1.50% | 0.37% | 1.30% | 0.45% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 18.48% | -- | -- | -- | 24.75% * | 1.74% | 0.38% | 20.69% * |
| Mining and manufacturing | 1.11% | 4.75% | 5.22% | 3.71% | 3.47% | 0.80% | 4.00% | 1.15% |
| Construction | 2.82% | 3.61% | 6.63% | 6.12% | 6.17% | 2.60% | 3.83% | 3.80% |
| Utilities and transp. | 1.08% | -- | 11.58% | 1.45% | 2.01% | 1.29% | 4.82% | 1.10% |
| Wholesale trade | 1.16% | 5.08% | 9.81% | 3.91% | 1.77% | 0.74% | 4.91% | 0.88% |
| Fin. svcs. and real estate | 1.14% | 10.99% | 8.46% | 0.84% | 1.95% | 1.37% | 5.56% | 1.13% |
| Retail trade | 0.73% | 7.92% | 2.71% | 3.94% | 2.96% | 0.36% | 3.90% | 0.57% |
| Professional services | 0.55% | 4.59% | 3.25% | 1.84% | 1.04% | 0.64% | 2.20% | 0.53% |
| Other services | 0.98% | 5.88% | 3.28% | 2.77% | 3.19% | 0.72% | 2.99% | 0.99% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.51% | 2.62% | 2.73% | 1.64% | 1.97% | 0.41% | 1.52% | 0.54% |
| For profit, unincorporated | 1.49% | 6.81% | 4.01% | 2.26% | 4.61% | 1.15% | 3.31% | 1.67% |
| Nonprofit | 0.85% | 8.71% | 2.65% | 2.62% | 1.76% | 1.04% | 3.57% | 0.87% |
| Age of firm | | | | | | | | |
| Less than 5 years | 3.18% | 6.70% | 8.34% | 3.27% | 7.28% | 2.79% | 4.16% | 4.90% |
| 5-9 years | 5.69% | 9.66% | 2.89% | 4.09% | 14.03% | 2.02% | 4.64% | 9.29% |
| 10-19 years | 1.95% | 4.62% | 3.54% | 4.24% | 4.64% | 0.91% | 2.60% | 2.68% |
| 20 or more years | 0.36% | 3.09% | 3.23% | 1.28% | 1.05% | 0.38% | 1.63% | 0.37% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.37% | -- | 7.73% | 1.32% | 1.29% | 0.37% | 3.00% | 0.37% |
| 1 location only | 1.28% | 2.65% | 2.27% | 1.58% | 3.18% | 3.50% | 1.39% | 2.08% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.32% | -- | 0.00% | 2.74% | 10.09% | 1.16% | 4.90% | 2.64% |
| 25-49 % | 1.67% | 14.35% * | 4.80% | 6.10% | 2.96% | 1.67% | 6.72% | 1.41% |
| 50-74 % | 1.00% | 7.00% | 4.75% | 7.37% | 2.34% | 0.58% | 5.21% | 0.70% |
| 75% or more | 0.47% | 2.88% | 2.46% | 1.29% | 1.66% | 0.41% | 1.39% | 0.50% |
| Union presence | | | | | | | | |
| No union employees | 0.52% | 2.75% | 2.14% | 0.99% | 1.68% | 0.45% | 1.28% | 0.56% |
| Has union employees | 0.75% | 7.84% | 13.25% | 8.44% | 2.97% | 0.65% | 7.12% | 0.72% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low-wage | 3.32% | 9.67% | 5.00% | 3.70% | 12.02% | 1.09% | 4.71% | 3.67% |
| Less than 50% low-wage | 0.39% | 2.72% | 2.27% | 1.32% | 1.14% | 0.39% | 1.35% | 0.40% |
| Percent women employees | | | | | | | | |
| Less than 25% | 1.01% | 4.65% | 3.32% | 2.28% | 2.48% | 1.20% | 2.12% | 1.13% |
| 25-49 % | 0.92% | 2.79% | 4.92% | 1.89% | 4.31% | 0.45% | 2.44% | 0.98% |
| 50-74 % | 0.60% | 4.83% | 4.40% | 2.82% | 1.68% | 0.59% | 2.91% | 0.57% |
| 75% or more | 0.74% | 6.86% | 4.72% | 1.40% | 1.45% | 0.92% | 2.85% | 0.76% |
| Percent age 50 or older employees | | | | | | | | |
| Less than 25% | 1.05% | 4.24% | 3.05% | 2.02% | 3.53% | 0.56% | 1.96% | 1.23% |
| 25-49 % | 0.46% | 4.67% | 4.54% | 2.15% | 1.19% | 0.49% | 2.63% | 0.45% |
| 50-74 % | 0.77% | 4.56% | 3.51% | 2.48% | 1.68% | 0.86% | 2.32% | 0.77% |
| 75% or more | 3.42% | 5.58% | 9.08% | 2.89% | 4.96% | 6.49% | 4.17% | 4.66% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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